

IN THE CLAIMS

Kindly amend Claims 1 and 11 as follows. The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims:

1. (currently amended): A system for automatically establishing a merchant account for transaction card usage comprising:

a central hub and communication means ~~operable to provide for providing~~ communications between an agent and a transaction card issuer/processor ~~for submitting a merchant application for approval for the merchant to transact commerce with a customer who uses a transaction card;~~

the transaction card issuer/processor operable to receive from an agent a merchant application for registration with the transaction card issuer/processor, wherein the application is completed on behalf of the merchant by the agent;

the transaction card issuer/processor operable to provide to the agent at least one of an approval and denial notification through the central hub; and

the transaction card issuer/provider operable to provide to the agent a report related to at least one registered merchant, wherein the at least one registered merchant was registered with the transaction card issuer/processor by the agent

~~means for providing a report to the agent from the transaction card issuer/processor.~~

2. (original): The system of claim 1 wherein the central hub is a website.

3. (previously presented): The system of claim 1 wherein the communication means utilize a file transfer protocol on the internet.

4. (original): The system of claim 3 wherein the file transfer protocol allows for secure file transfer between the agent and the transaction card issuer/processor.

5. (original): The system of claim 1 wherein the merchant application submitted to the transaction card issuer/processor comprises information automatically readable by the transaction card issuer/processor.

6. (previously presented): The system of claim 1 wherein said report submitted to the agent comprises a grant or denial of the merchant application submitted to the transaction card issuer/processor.

7. (original): The system of claim 1 wherein said report comprises a statistical record relating to the success rate of the agent in establishing merchant accounts.

8. (original): The system of claim 1 further comprising means for sending a file to the transaction card issuer/processor from the agent.

9. (original): The system of claim 8 wherein said file comprises a report detailing changes to the merchant account.

10. (original): The system of claim 1 wherein said communication means communicates a plurality of merchant applications simultaneously to the transaction card issuer/processor.

11. (currently amended): A method for automatically establishing a merchant account for transaction card usage for a merchant between an agent and a transaction card issuer/processor comprising:

~~the agent submitting a merchant application for approval for the merchant to transact commerce with a customer who uses a transaction card to the transaction card issuer/processor via a central hub; and~~

~~the agent receiving an automatic communication from the transaction card issuer/processor via the central hub relating to approval or denial of the merchant application;~~

providing communication between an agent and a transaction card issuer/processor through a central hub and communication means;

the transaction card issuer/processor receiving from an agent a merchant application for registration with the transaction card issuer/processor, wherein the application is completed on behalf of the merchant by the agent;

the transaction card issuer/processor providing to the agent at least one of an approval and denial notification through the central hub; and

the transaction card issuer/processor providing to the agent a report related to at least one registered merchant, wherein the at least one registered merchant was registered with the transaction card issuer/processor by the agent.

12. (original): The method of claim 11 wherein said central hub is a website.

13. (previously presented): The method of claim 11 wherein said merchant account application is submitted to the transaction card issuer/processor via a file transfer protocol.

14. (original): The method of claim 11 further comprising the step of the agent submitting the merchant account application and/or the automatic communication via a secure file transfer protocol.

15. (original): The method of claim 11 further comprising the step of the agent receiving a report from the transaction card issuer/processor.

16. (original): The method of claim 15 wherein the report comprises a statistical record relating to the success rate of the agent in establishing merchant accounts.

17. (original): The method of claim 11 further comprising the step of the agent submitting a file to the transaction card issuer/processor.

18. (previously presented): The method of claim 11 wherein the step of the agent receiving the automatic communication from the transaction card issuer/processor occurs substantially immediately after the step of the agent submitting the merchant account application to the transaction card issuer/processor.

19. (original): The method of claim 11 further comprising the step of the agent submitting a plurality of merchant account applications to the transaction card issuer/processor.

20. (previously presented): The method of claim 19 further comprising the step of the agent receiving a plurality of automatic communications relating to the approval or denial of the plurality of merchant account applications.